

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: David Delmastro

)

) **Case No. 21-21420-GLT**

)

) **Chapter 13**

Debtor(s).

)

Related to Docket No. 42

ORDER OF COURT
(Check Boxes That Apply)

☒ **Confirming Plan on Final Basis**

☒ **Chapter 13 Plan dated:**
July 22, 2021

☐ **Authorizing Distributions Under Plan**
On Interim Basis Solely as Adequate
Protection

☐ **Amended Chapter 13 dated:**

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$_____, beginning _____. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least ____ months. This

statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
-
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
-

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-
- ☐ K. Additional Terms and Conditions:
-

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: December 17, 2021


United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:
David F Delmastro
Debtor

Case No. 21-21420-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 17, 2021

User: dkam
Form ID: pdf900

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2021:

Recip ID	Recipient Name and Address
db	+ David F Delmastro, 126 Lynnwood Avenue, Belle Vernon, PA 15012-2202
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15386094	+ Amex, P.o. Box 981537, El Paso, TX 79998-1537
15386095	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
15386096	+ Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15386107	+ Fifth Third Bank Na, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15390642	+ Fifth Third Bank, N.A., PO Box 9013, Addison, Texas 75001-9013
15404872	+ HSBC Bank USA, N.A., 2929 Walden Ave C9, Attn: Business Services, Depew, NY 14043-2690
15386109	+ Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013
15397013	+ KML Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
15405586	LAKEVIEW LOAN SERVICING LLC, M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15386111	+ M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
15386112	#+ Mem Credit Union, P O Box 18269, Pittsburgh, PA 15236-0269
15386113	#+ Mem Federal Credit Uni, Po Box 18269, Pittsburgh, PA 15236-0269
15397017	#+ Mem Federal Credit Union, Po Box 18269, Pittsburgh, PA 15236-0269
15386118	Wells Fargo, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
15388445	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 17 2021 23:55:36	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 17 2021 23:44:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15386096	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 17 2021 23:44:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15386097	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 23:55:36	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15386098	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 17 2021 23:55:31	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15394289	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 17 2021 23:55:35	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15386100	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 17 2021 23:55:35	Capital One, N.a., Po Box 31293, Salt Lake City, UT 84131-0293
15386101	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0315-2

User: dkam

Page 2 of 4

Date Rcvd: Dec 17, 2021

Form ID: pdf900

Total Noticed: 47

15386102	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 23:55:36	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15386103	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 23:55:36	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15404214	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 23:55:36	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
15386104	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 23:55:36	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15387744	Email/Text: mrdiscen@discover.com	Dec 17 2021 23:55:36	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15386105	+ Email/Text: mrdiscen@discover.com	Dec 17 2021 23:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15386106	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 17 2021 23:44:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15388304	Email/Text: EBNBKNOT@ford.com	Dec 17 2021 23:44:00	Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
15386108	+ Email/Text: EBNBKNOT@ford.com	Dec 17 2021 23:44:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180
15386110	+ Email/Text: bankruptcy@huntington.com	Dec 17 2021 23:44:00	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
15399860	Email/PDF: resurgentbknofications@resurgent.com	Dec 17 2021 23:44:00	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15404957	Email/Text: Bankruptcy.Notices@pnc.com	Dec 17 2021 23:55:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15386114	Email/Text: Bankruptcy.Notices@pnc.com	Dec 17 2021 23:44:00	PNC Bank, National Association, Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
15401258	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 17 2021 23:44:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15405587	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 17 2021 23:55:27	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15386115	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:44:00	Rocket Mortgage, LLC fka Quicken Loans, LLC, 635 Woodward Avenue, Detroit MI 48226-3408
15386116	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:26	Synch/bp Dc, C/o Po Box 965024, Orlando, FL 32896-0001
15403792	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:30	Synch/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15386487	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 23:55:35	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15387130	+ Email/Text: bankruptcy@huntington.com	Dec 17 2021 23:55:35	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15402324	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 17 2021 23:44:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15400715	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 17 2021 23:44:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15386117	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 17 2021 23:44:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis, MO 63166-0108
15402198	Email/PDF: ebn_ais@aisinfo.com	Dec 17 2021 23:44:00	Us Bank, Cb Disputes, Saint Louis, MO 63166
		Dec 17 2021 23:55:27	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

District/off: 0315-2

User: dkam

Page 3 of 4

Date Rcvd: Dec 17, 2021

Form ID: pdf900

Total Noticed: 47

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING LLC
15386099		Capital One Bank Usa N
15397001		Capital One Bank Usa N
15396996	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15396997	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
15396998	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15396999	*+	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15397000	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15397002	*+	Capital One, N.a., Po Box 31293, Salt Lake City, UT 84131-0293
15397003	*+	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15397004	*+	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15397005	*+	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
15397006	*+	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15397007	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15397008	*	Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
15397009	*+	Fifth Third Bank Na, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15397010	*+	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
15397011	*+	Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013
15397012	*+	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15397014	*+	M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
15397015	*+	Mem Credit Union, P O Box 18269, Pittsburgh, PA 15236-0269
15397016	*+	Mem Federal Credit Uni, Po Box 18269, Pittsburgh, PA 15236-0269
15397018	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15397019	*+	Syncb/bp Dc, C/o Po Box 965024, Orlando, FL 32896-0001
15397020	*+	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15397021	*	Us Bank, Cb Disputes, Saint Louis, MO 63166
15397022	*	Wells Fargo, Credit Bureau Dispute Resoluti, Des Moines, IA 50306

TOTAL: 3 Undeliverable, 24 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2021 at the address(es) listed below:

Name	Email Address
Maria Miksich	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com

Office of the United States Trustee

District/off: 0315-2

User: dkam

Page 4 of 4

Date Rcvd: Dec 17, 2021

Form ID: pdf900

Total Noticed: 47

ustpreion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr.

on behalf of Debtor David F Delmastro ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 5